

**Information to identify the case:**

Debtor 1	<u>Walter T. Jackson Jr.</u>	Social Security number or ITIN	xxx-xx-1056
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-20674-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Walter T. Jackson Jr.

5/15/25

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Walter T. Jackson, Jr.  
Debtor

Case No. 20-20674-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: May 15, 2025

Form ID: 3180W

Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2025:

Recip ID	Recipient Name and Address
db	+ Walter T. Jackson, Jr., 123 Yosemite Drive, Pittsburgh, PA 15235-2043
15205829	+ Keystone Collections Group / Penn Hills, 546 Wendel Road, Irwin, PA 15642-7539
15205832	+ PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623
15205833	+ PA Municipal Service / Swissvale Woodlan, 336 Delaware Avenue, Oakmont, PA 15139-2138
15205834	+ Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
15221366	+ Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 16 2025 04:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	May 16 2025 04:00:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	May 16 2025 04:00:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	May 16 2025 00:09:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15226941	Email/PDF: bncnotices@becket-lee.com	May 16 2025 00:12:23	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15205817	+ Email/PDF: bncnotices@becket-lee.com	May 16 2025 00:38:21	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15205818	+ EDI: CAPITALONE.COM	May 16 2025 04:00:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15205819	+ EDI: CAPONEAUTO.COM	May 16 2025 04:00:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15228193	+ EDI: AISACG.COM	May 16 2025 04:00:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15224556	EDI: CAPITALONE.COM	May 16 2025 04:00:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15205821	+ EDI: JPMORGANCHASE	May 16 2025 04:00:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298

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15238408	EDI: CITICORP	May 16 2025 04:00:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15205822	+ EDI: CITICORP	May 16 2025 04:00:00	Citibank/Best Buy, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15205823	+ EDI: CITICORP	May 16 2025 04:00:00	Citibank/Sears, Citicorp Cr Srvs/Centralized Bk Dept, Po Box 790034, St Louis, MO 63179-0034
15205824	EDI: CITICORP	May 16 2025 04:00:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15238407	EDI: Q3G.COM	May 16 2025 04:00:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15210950	EDI: DISCOVER	May 16 2025 04:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15205825	+ EDI: DISCOVER	May 16 2025 04:00:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15205826	+ EDI: DISCOVERPL	May 16 2025 04:00:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
15212315	+ EDI: DISCOVERPL	May 16 2025 04:00:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15238751	+ Email/Text: kburkley@bernsteinlaw.com	May 16 2025 00:10:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15205827	+ Email/Text: bankruptcydepartment@tsico.com	May 16 2025 00:10:00	Eos Cca / Verizon, Attn: Bankruptcy, 700 Longwater Dr, Norwell, MA 02061-1624
15205828	EDI: IRS.COM	May 16 2025 04:00:00	Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
15236673	EDI: JEFFERSONCAP.COM	May 16 2025 04:00:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15229665	+ Email/Text: RASEBN@raslg.com	May 16 2025 00:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15227567	Email/PDF: MerrickBKNotifications@Resurgent.com	May 16 2025 00:12:47	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15205830	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 16 2025 00:12:48	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15257485	+ Email/Text: Bankruptcy@keystonecollects.com	May 16 2025 00:10:00	Municipality of Penn Hills, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15205831	+ Email/PDF: Bankruptcy_Prod@mohela.com	May 16 2025 00:12:01	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
15212596	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 16 2025 00:09:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
15257483	+ Email/Text: Bankruptcy@keystonecollects.com	May 16 2025 00:10:00	Penn Hills School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15212304	EDI: PENNDEPTREV	May 16 2025 04:00:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15205836	+ EDI: SYNC	May 16 2025 04:00:00	Syncb/JCI Home Design, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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15205835	+ EDI: SYNC	May 16 2025 04:00:00	Synchb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15205837	+ EDI: SYNC	May 16 2025 04:00:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15206767	^ MEBN	May 16 2025 00:00:39	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15205838	+ EDI: SYNC	May 16 2025 04:00:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15205839	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 16 2025 00:09:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15231406	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 16 2025 00:09:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15234402	EDI: AIS.COM	May 16 2025 04:00:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15205840	+ EDI: BLUESTEM	May 16 2025 04:00:00	Webbank, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15205820	##+	Catherine Young, 123 Yosemite Drive, Pittsburgh, PA 15235-2043

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2025 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Walter T. Jackson Jr. ricelaw1@verizon.net, lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	

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on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Maria Miksich

on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Scott R. Lowden

on behalf of Debtor Walter T. Jackson Jr. lowdenscott@gmail.com

TOTAL: 9